

BUYING A HOME

step-by-step

GETTING READY

get pre-approved for a loan

view homes

MAKE AN OFFER

write an offer with your agent

agent submits offer

offer is rejected

can't agree

seller counters back-and-forth negotiations

reach an agreement

offer is accepted

UNDER CONTRACT

pay earnest money

earnest money is held in escrow

conduct inspections & review disclosures

find a dealbreaker

can't agree

negotiate repairs

reach an agreement

FINALIZE LOAN

lender will complete appraisal

appraised value too low

appraised value ok

re-negotiate purchase price

can't agree

reach an agreement

loan application rejected

complete loan application

loan application approved

CLOSING

pay down payment

attend signing

lender funds loan

PICK UP THE KEYS TO YOUR NEW HOUSE!

RETURN TO PHASE ONE

